

Mortgage Investors Corporation, Inc., respectfully requests the FCC to consider retaining its "face to face" exemption from any national "Do Not Call" list for transactions in which the sale of goods and services is not completed and payment or authorization of payment is not received until after a face to face transaction involving the parties involved. We believe this is an appropriate request and is in the best interest of both business and the consumer. We base our position on: 1. It is consistent with the legislative history of the TSR; 2. The consumer is completely protected from from telephone-base, fraudulent financial transactions; 3. Such an exemption would limit the unintended consequences of the FCC's Rule. Thank you for your kind consideration of this request.